

CHARLES D. BAKER GOVERNOR

KARYN E. POLITO LIEUTENANT GOVERNOR

COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation DIVISION OF INSURANCE

1000 Washington Street • Suite 810 • Boston, MA 02118-6200 (617) 521-7794 • FAX (617) 753-6830 • Toll-free (877) 563-4467 http://www.mass.gov/doi.CSSComplaints@mass.gov

JAY ASH

SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT

JOHN C. CHAPMAN

UNDERSECRETARY OF CONSUMER AFFAIRS AND BUSINESS REGULATION

GARY D. ANDERSON

COMMISSIONER OF INSURANCE

Consumer Service responds to inquiries and intervenes on behalf of consumers to resolve complaints against insurers, producers, and other licensees. Consumer Service provides consumers with general insurance information and advises them of their rights under their insurance policy and the Massachusetts insurance laws. Consumer Service can only help you obtain rights and benefits that you are entitled to under your insurance contract and the Massachusetts insurance laws.

If your complaint involves ongoing litigation, do not complete this form. Consumer Service is not authorized to render legal opinions.

If your complaint involves a workers' compensation claim, please contact the Division of Industrial Accidents. They may be reached at 617-727-4900 or 1-800-323-3249.

For us to assist you requires your cooperation. That is why we ask you to give certain key information such as the name of the insurance companies and producers involved, your policy and claim **numbers** as well as the **names** and **phone numbers** of the people you have been dealing with. Please complete the attached Insurance Complaint Form and include copies of any materials relating to your insurance complaint (i.e. bills, explanation of benefits sheets, vehicle appraisals, police reports).

Please be aware that complaints filed are not confidential. Consumer Service will send a copy of your complaint and any related materials to any government agency, company, producer or licensee involved in this matter.

If your situation involves health insurance, you should be aware that many health plans such as "ERISA" plans and "self-funded" plans are regulated by the federal government. The benefits coordinator at your place of employment can tell you what kind of health plan you are in and direct you to the appropriate source of help.

We understand that insurance matters can be complex, often confusing, and sometimes lead to frustration. While we cannot resolve every situation, Consumer Service is available to help you in resolving your complaint.



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INSURANCE COMPLAINT FORM

INSURANCE COMI LAINT PORM				
☐ Ms. ☐ Mrs. ☐ Mr.				
Address:				
City:		State:	Zip:	
Phone #:		E-mail:		
Before you file a compla contact the insurance correceive a satisfactory respapers that relate to your complete this form. Do not to the address shown about the saddress s	mpany or producer in sponse, then complete complaint. If your co	an effort to resolve the this form and attach mplaint involves on	ne issue(s). If you do not copies of any important going litigation, do NOT	
Is the complaint about yo time this policy was purc			you reside in at the	
Whom is the complaint producer.	_		ne of the company or	
Group/certificate #:		Policy/ID #:		
Claim #:		Date of Loss:		
Type of Insurance (check	one):			
☐ Bond ☐ Title	☐ Long-Term Care	Renters	Disability	
☐ Life ☐ Health	☐ Private Auto	Homeowners	☐ Workers Comp	
☐Annuity ☐ Medigap	☐ Commercial Auto	☐ Mobile Homeowr	ners	
☐ Trip Cancellation	☐ Other:			
Have you reported this t Affairs or any other gove		•	ive Office of Consumer	
Name of agency:		File #:		

DETAILS OF YOUR COMPLAINT

	tion regarding this complaint. I acknowledge the Division of Insurance are public reco
complaints and inquiries filed with t and may be available for review Insurance to send a copy of this complain	the Division of Insurance are public recownupon request. I authorize the Division at and related material to any company, producer, urance to refer this complaint to any government.